

## EHIC – what does it cover and is it enough when travelling?

An EHIC, or European Health Insurance Card, is a document that provides basic medical care in case of health problems abroad. However, it only applies to countries in the European Economic Area, as well as Switzerland. It covers a different range of free healthcare services in each country.

### EHIC card – what does it provide?

**With an EHIC, you have the right to:**

- healthcare in the countries of the European Economic Area and Switzerland only in necessary and unplanned emergencies,
- reimbursement of treatment under the public healthcare system.

### EHIC card – scope of cover

The scope of treatment is limited and depends on the country of stay. Treatment costs are not automatically covered. It is only after returning to the country that reimbursement can be sought. The EHIC also does not cover treatment in private facilities.

In addition, each country has its own regulations that define the scope of services covered by the public healthcare system. Therefore, EHIC provides free treatment on the same terms that apply to the citizens of a given country. Sometimes, there is a co-financing principle, where part of the costs are paid by the patient, while some benefits are not reimbursed at all. In most countries, the EHIC does not cover emergency operations and medical transport.

### EHIC card – is it enough?

Before leaving, it is worth checking what range of treatment is financed by the country in which you are planning to go on holiday. Unfortunately, the range of health services provided by the EHIC is limited and different in each country. **The safest option would be to also buy [travel insurance](#)**, which, at a cost of a few euros per day, provides comprehensive cover. Travel insurance covers not only medical care but also medical transport and rescue on the slopes, in the mountains and at sea.

- [Buy travel insurance](#)

### EHIC card – application

How to apply for an EHIC card? You can usually apply online, by post or in person at the relevant medical facility. However, the process may vary depending on the country and it's best to check the procedure on government websites. The card should be ready after a few days. During holidays and vacations, waiting times are longer.

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